

[No. 85, S.]

[Published April 4, 1878.]

## CHAPTER 304.

AN ACT relating to insurance companies.

*The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:*

SECTION 1. All fire insurance policies hereafter issued or renewed or delivered in this state which contain a reference to any application or representation made by the assured, and which application shall, by the terms of the policy, be made a part of the policy of insurance, or which shall be referred to as a warranty or representation, and which may in any manner affect the validity of the policy, shall have a true copy of such application attached to said policy or written therein: *provided*, that the provisions of this act shall not apply to policies written by town insurance companies, nor to policies issued by any insurance company upon dwellings, barns, their contents, or farm property; *and provided, further*, that the neglect to affix or attach a copy of the application or representation aforesaid to any policy of insurance, as required by this act, shall not render such policy void.

Duplicate of application.

SECTION 2. If any insurance company, its agent, broker or solicitor, shall neglect to comply with the provisions of this act, such company shall be forever precluded from pleading or proving the contents of such application or representation, or any part thereof, in actions upon such policy.

Penalty for refusal to comply

SECTION 3. If any policy of insurance shall not have attached thereto a copy of the application or representation mentioned in section one of this act, it shall not be necessary for the plaintiff to plead or to prove the contents of such application or representation in order to recover upon such policy.

Not necessary to prove contents.

SECTION 4. This act shall take effect and be in force from and after sixty days after its passage and publication.

Approved March 20, 1878.